

CHAPTER 5

INDIVIDUAL PROVIDERS

PUBLIC AUTHORITY HEALTH BENEFITS

General

An IHSS Individual Provider is potentially eligible to receive health benefits (available through the Public Authority) if he/she has been authorized employment for at least 80 hours per month for three consecutive months, and continues to be authorized 80 hours of employment a month. The 80 hours of employment may be met by providing services to one or more IHSS recipients.

Medical Benefits

The Public Authority has contracted with Kaiser Permanente to offer eligible IHSS Individual Providers medical insurance. Public Authority does not offer dependent health care coverage at this time. If the provider meets eligibility requirements and would like to enroll, he/she must agree to pay the monthly premium for the medical plan and must submit his/her enrollment form to the Public Authority Health Benefits Specialist.

An Individual Provider may be eligible to receive medical benefits if he/she:

- Is authorized to work 80 hours or more per month for three (3) consecutive months and continues to be authorized to work 80 hours or more per month.
- Agrees to pay the monthly premium for the medical insurance. The monthly cost will be withheld from his/her IHSS paycheck. An Advance Pay Provider will be billed directly by the Public Authority each month.
- If the monthly premium is not deducted automatically from a provider's paycheck, the provider will be sent an invoice (billed) for the missing premium.
- Submits his/her enrollment form to the Public Authority within 15 days from the date he/she becomes eligible to receive health benefits. (If forms are not submitted to the Public Authority within the specified time he/she must wait until the next open enrollment period.) He/she may contact a Health Benefits Specialist at 866-351-7722 to obtain an enrollment form.
- Have no unpaid/past due premiums for previous medical coverage with the Public Authority.

Dental Benefits

The Public Authority offers dental insurance benefits to eligible Individual Providers through Western Dental Plan. This plan became effective October 1, 2005 and is available only to Individual Providers. Public Authority does not offer dependent coverage at this time.

Requests For Information

IHSS Staff will forward all public inquiries regarding IHSS Public Authority Health Benefits such as requests for information on eligibility or enrollment status and problems with the provision of health benefits to the Public Authority Health Benefits Specialist for resolution at (866) 351-7722.

Inquiries regarding an Individual Provider's timesheet union dues withholding should be referred to the United Domestic Workers of America (UDW) Labor Union at:

1 (800) 244-2778 or
(619) 641-1190

Public Authority Health Benefits Process

The Public Authority Health Benefits Specialist will mail a letter to IHSS Individual Providers informing them of the benefits available to IHSS Individual Providers in San Diego County when they become eligible to benefits.

- Public Authority staff will provide a copy of the “*Home Care Provider Health Benefits*” information sheet to all IHSS Individual Providers who have potential health benefit eligibility.
- The IHSS Individual Providers must, within 15 days from the date of initial eligibility, complete the enrollment form and return it to the IHSS Public Authority along with their first month's health benefit premium.
- Public Authority staff will review the enrollment forms and provider eligibility, and forward the approved enrollment forms to Kaiser Permanente Customer Services Department.
- There are a limited number of spaces available under this program. If all spaces are filled when the enrollment form is received, the provider will be placed on a waiting list. The waiting list will be filled on a first come, first serve basis.
- Kaiser Permanente Customer Services Department will mail the enrolled IHSS Individual Providers a member card.
- Electronic Data System (EDS) staff will electronically transmit payroll data to the State Controllers office. The Health Premium and Union Dues will appear as two separate deductions on the Individual Provider's pay warrant.
- United Domestic Workers staff will receive the combined deduction and reconcile the health benefits deduction by matching the health benefits premium against the invoice list provided by the Public Authority Health Benefits Specialist.
- Public Authority staff will handle the invoicing of health benefits for Individual Providers working for an Advance Pay IHSS recipient.
- When the health benefits premium is greater than the provider's net earnings, a monthly bill will be sent directly to each Individual Provider.